Application No. 09/604,525

Filed: June 27, 2000

Response to Non-Final Office Action mailed March 18, 2010

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Amendments to the Specification

Please replace the Abstract in its entirety with the following text:

"Systems and methods for facilitating payment of a computerized transaction. One method according to an embodiment of the invention includes providing a money transfer system; receiving at the money transfer system an electronic payment request; assigning, by the money transfer system, a unique transaction number to the payment request; determining by the money transfer system a preliminary total amount required from the buyer; determining by the money transfer system a grand total amount; communicating information from the money transfer system to the seller computer system; receiving at the money transfer system a payment notification; communicating a message to the seller computer system that payment associated with the unique transaction number has been received at a payment location; and effecting completion of the electronic payment request by making payment via the money transfer system to the seller."